

<i>SERFF Tracking Number:</i>	<i>MDIC-126493049</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Medico Insurance Company</i>	<i>State Tracking Number:</i>	<i>44783</i>
<i>Company Tracking Number:</i>	<i>994RATES2010</i>		
<i>TOI:</i>	<i>MS04I Individual Medicare Supplement - Medicare Select</i>	<i>Sub-TOI:</i>	<i>MS04I.001 Plan A</i>
<i>Product Name:</i>	<i>994rate2010</i>		
<i>Project Name/Number:</i>	<i>994rate2010/994rate2010</i>		

## Filing at a Glance

Company: Medico Insurance Company

Product Name: 994rate2010

TOI: MS04I Individual Medicare Supplement -  
Medicare Select

Sub-TOI: MS04I.001 Plan A

Filing Type: Rate

SERFF Tr Num: MDIC-126493049 State: Arkansas

SERFF Status: Closed-Approved-  
Closed State Tr Num: 44783

Co Tr Num: 994RATES2010

State Status: Approved-Closed

Reviewer(s): Stephanie Fowler

Disposition Date: 03/10/2010

Author: Karl Hug

Date Submitted: 02/08/2010

Disposition Status: Approved-  
Closed

Implementation Date Requested: On Approval

Implementation Date: 03/10/2010

State Filing Description:

## General Information

Project Name: 994rate2010

Project Number: 994rate2010

Requested Filing Mode:

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments: We did not market  
the Medicare Select plans in our domicile state  
of Nebraska.

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 03/10/2010

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 03/10/2010

Deemer Date:

Created By: Karl Hug

Submitted By: Karl Hug

Corresponding Filing Tracking Number:

Filing Description:

MEDICO INSURANCE COMPANY

NAIC #31119

RE: Annual Filing of Medicare Experience & Rates

Rate Schedules for Medicare Select Policy Forms MP-MS994A, MP-MS994B, MP-MS994C,  
MP-MS994D and MP-MS994F

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<i>Company Tracking Number:</i>	<i>994RATES2010</i>		
<i>TOI:</i>	<i>MS041 Individual Medicare Supplement - Medicare Select</i>	<i>Sub-TOI:</i>	<i>MS041.001 Plan A</i>
<i>Product Name:</i>	<i>994rate2010</i>		
<i>Project Name/Number:</i>	<i>994rate2010/994rate2010</i>		

This filing includes the experience of the company and the supporting actuarial memorandum. Current rate schedules are attached.

Our submission does not include a request for a rate increase.

Thank you for your review and approval of this filing. If you have any questions, please feel free to contact me.

## Company and Contact

### Filing Contact Information

Karl Hug, Compliance Analyst	khug@gomedico.com
1515 S. 75th Street	800-695-5976 [Phone] 251 [Ext]
Omaha, NE 68124	402-391-4858 [FAX]

### Filing Company Information

Medico Insurance Company	CoCode: 31119	State of Domicile: Nebraska
1515 S. 75th Street	Group Code:	Company Type: Life and Health
Omaha, NE 68124	Group Name: Medico	State ID Number:
(800) 695-5976 ext. [Phone]	FEIN Number: 47-0122200	

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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	one rate filing = \$50.00
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Medico Insurance Company	\$50.00	02/08/2010	34062926

SERFF Tracking Number:	MDIC-126493049	State:	Arkansas
Filing Company:	Medico Insurance Company	State Tracking Number:	44783
Company Tracking Number:	994RATES2010		
TOI:	MS041 Individual Medicare Supplement - Medicare Select	Sub-TOI:	MS041.001 Plan A
Product Name:	994rate2010		
Project Name/Number:	994rate2010/994rate2010		

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	03/10/2010	03/10/2010

SERFF Tracking Number:	MDIC-126493049	State:	Arkansas
Filing Company:	Medico Insurance Company	State Tracking Number:	44783
Company Tracking Number:	994RATES2010		
TOI:	MS041 Individual Medicare Supplement - Medicare Select	Sub-TOI:	MS041.001 Plan A
Product Name:	994rate2010		
Project Name/Number:	994rate2010/994rate2010		

## Disposition

Disposition Date: 03/10/2010

Implementation Date: 03/10/2010

Status: Approved-Closed

Comment: We have approved this rate filing. There was no increase requested.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Medico Insurance Company	0.000%	0.000%	\$0	4	\$13,999	%	%

<i>SERFF Tracking Number:</i>	<i>MDIC-126493049</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Medico Insurance Company</i>	<i>State Tracking Number:</i>	<i>44783</i>
<i>Company Tracking Number:</i>	<i>994RATES2010</i>		
<i>TOI:</i>	<i>MS041 Individual Medicare Supplement - Medicare Select</i>	<i>Sub-TOI:</i>	<i>MS041.001 Plan A</i>
<i>Product Name:</i>	<i>994rate2010</i>		
<i>Project Name/Number:</i>	<i>994rate2010/994rate2010</i>		

<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Health - Actuarial Justification	Accepted for Informational Purposes	No
<b>Rate</b>	Rate Sheets	Approved	Yes

SERFF Tracking Number:	MDIC-126493049	State:	Arkansas
Filing Company:	Medico Insurance Company	State Tracking Number:	44783
Company Tracking Number:	994RATES2010		
TOI:	MS041 Individual Medicare Supplement - Medicare Select	Sub-TOI:	MS041.001 Plan A
Product Name:	994rate2010		
Project Name/Number:	994rate2010/994rate2010		

## Rate Information

Rate data applies to filing.

<b>Filing Method:</b>	Serff
<b>Rate Change Type:</b>	Neutral
<b>Overall Percentage of Last Rate Revision:</b>	8.000%
<b>Effective Date of Last Rate Revision:</b>	01/21/2009
<b>Filing Method of Last Filing:</b>	Serff

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Medico Insurance Company	0.000%	0.000%	\$0	4	\$13,999	%	%

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<i>Project Name/Number:</i>	<i>994rate2010/994rate2010</i>		

## Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved 03/10/2010	Rate Sheets	MP-MS994A, MP-MS994B, MP-MS994C, MP-MS994D, MP-MS994F	Other	Previous State Filing Number: Rate Action Other Explanation:	41321 neutral AR_994NW_MIC Rates as Filed.pdf

Medico™ Insurance Company (formerly Mutual Protective Ins Co)  
Omaha, Nebraska  
Actuarial Memorandum - Individual A&H Rate Filing  
Medicare Supplement Select Plans A, B, C, D and F  
Arkansas

**Current Rate Schedule**

Medico™ Insurance Company (formerly Mutual Protective Ins Co)  
Omaha, Nebraska  
MP-MS994A  
Gross Premium Code: 994AH - Rate Group: 994A  
MEDICARE SELECT - STANDARDIZED PLAN A

CURRENT RATE SCHEDULE - Arkansas  
For Forms Issued From 12/15/1998 Through 12/08/2000

Plan A	
Issue Age	Premium
65 & OV	2962.00

AREA FACTORS

A	0.85
B	0.92
C	1.00
D	1.08
E	1.17
F	1.26
G	1.36
H	1.70

OTHER PREMIUM MODES

Semi-Annual = 6/11 x Annual  
Quarterly = 3/11 x Annual  
P.A.C. Monthly = 1/12 x Annual

Rates certify to a 67.5% anticipated loss ratio.

MPRS994A(AR) 1/09

**Current Rate Schedule**

Medico™ Insurance Company (formerly Mutual Protective Ins Co)  
Omaha, Nebraska  
MP-MS994B  
Gross Premium Code: 994BH - Rate Group: 994B  
MEDICARE SELECT - STANDARDIZED PLAN B

CURRENT RATE SCHEDULE - Arkansas  
For Forms Issued From 12/15/1998 Through 12/08/2000

Plan B	
Issue Age	Premium
65 & OV	3233.00

AREA FACTORS

A	0.85
B	0.92
C	1.00
D	1.08
E	1.17
F	1.26
G	1.36
H	1.70

OTHER PREMIUM MODES

Semi-Annual = 6/11 x Annual  
Quarterly = 3/11 x Annual  
P.A.C. Monthly = 1/12 x Annual

Rates certify to a 67.5% anticipated loss ratio.

MPRS994B(AR) 1/09



Medico™ Insurance Company (formerly Mutual Protective Ins Co)  
Omaha, Nebraska  
Actuarial Memorandum - Individual A&H Rate Filing  
Medicare Supplement Select Plans A, B, C, D and F  
Arkansas

**Current Rate Schedule**

Medico™ Insurance Company (formerly Mutual Protective Ins Co)  
Omaha, Nebraska  
MP-MS994C  
Gross Premium Code: 994CH - Rate Group: 994C  
MEDICARE SELECT - STANDARDIZED PLAN C

CURRENT RATE SCHEDULE - Arkansas  
For Forms Issued From 12/15/1998 Through 12/08/2000

Plan C	
Issue Age	Premium
65 & OV	3920.00

AREA FACTORS	
A	0.85
B	0.92
C	1.00
D	1.08
E	1.17
F	1.26
G	1.36
H	1.70

OTHER PREMIUM MODES

Semi-Annual = 6/11 x Annual  
Quarterly = 3/11 x Annual  
P.A.C. Monthly = 1/12 x Annual

Rates certify to a 67.5% anticipated loss ratio.

MPRS994C(AR) 1/09

**Current Rate Schedule**

Medico™ Insurance Company (formerly Mutual Protective Ins Co)  
Omaha, Nebraska  
MP-MS994D  
Gross Premium Code: 994DH - Rate Group: 994D  
MEDICARE SELECT - STANDARDIZED PLAN D

CURRENT RATE SCHEDULE - Arkansas  
For Forms Issued From 12/15/1998 Through 12/08/2000

Plan D	
Issue Age	Premium
65 & OV	3657.00

AREA FACTORS	
A	0.85
B	0.92
C	1.00
D	1.08
E	1.17
F	1.26
G	1.36
H	1.70

OTHER PREMIUM MODES

Semi-Annual = 6/11 x Annual  
Quarterly = 3/11 x Annual  
P.A.C. Monthly = 1/12 x Annual

Rates certify to a 67.5% anticipated loss ratio.

MPRS994D(AR) 1/09

Medico™ Insurance Company (formerly Mutual Protective Ins Co)  
Omaha, Nebraska  
Actuarial Memorandum - Individual A&H Rate Filing  
Medicare Supplement Select Plans A, B, C, D and F  
Arkansas

**Current Rate Schedule**

Medico™ Insurance Company (formerly Mutual Protective Ins Co)  
Omaha, Nebraska  
MP-MS994F  
Gross Premium Code: 994FH - Rate Group: 994F  
MEDICARE SELECT - STANDARDIZED PLAN F

CURRENT RATE SCHEDULE - Arkansas  
For Forms Issued From 12/15/1998 Through 12/08/2000

Plan F  
Issue Age Premium  
65 & OV 4086.00

AREA FACTORS

A	0.85
B	0.92
C	1.00
D	1.08
E	1.17
F	1.26
G	1.36
H	1.70

OTHER PREMIUM MODES

Semi-Annual = 6/11 x Annual  
Quarterly = 3/11 x Annual  
P.A.C. Monthly = 1/12 x Annual

Rates certify to a 67.5% anticipated loss ratio.

MPRS994F(AR) 1/09